



Order Filed on August 31, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1(b)**  
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In Re:

Christopher T. Pacheco,

Debtor.

Case No.: 22-17061-JNP

Chapter: 13

Hrg Date:

Judge: Hon. Jerrold N. Poslusny, Jr.

**ORDER RESOLVING JERSEY SHORE FEDERAL CREDIT UNION'S  
CERTIFICATION OF DEFAULT**

The relief set forth on the following pages, numbered 2 and 3, is hereby ORDERED.

**DATED: August 31, 2023**

Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

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Debtor: Christopher T. Pacheco

Case No. 22-17061-JNP

Caption of Order: Order Resolving Jersey Shore Federal Credit Union's Certification of Default

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This matter having come before the Court upon the Certification of Default filed by Jersey Shore Federal Credit Union ("Credit Union"); the Credit Union and Christopher T. Pacheco ("Debtor") having been parties to a prior consent order resolving a motion for relief from stay, and Debtor having defaulted under that order, thus the Credit Union having filed the Certification of Default; and Debtor having made payments to the Credit Union as a showing of good faith; the current arrears that are not included in the Plan being \$866.24 ("Additional Arrears"); and the parties having agreed to resolve the Certification of Default; now therefore;

It is hereby ORDERED as follows:

1. The terms of the previous consent order, entered on the docket at Docket No. 30 on May 25, 2023 ("Prior Consent Order"), are still in effect, such that Debtor shall pay \$4,086.20 to the Credit Union through the Plan and is required to maintain required insurance coverage.
2. Debtor shall resume direct, ongoing post-petition payments of \$380.62 to the Credit Union under the terms of the loan documents beginning September 15, 2023 ("Direct Payments").
3. In addition to the Direct Payments, Debtor shall pay an additional \$144.37 per month to the Credit Union for five (5) months (September 2023, October 2023, November 2023, December 2023, and January 2023) and a final additional payment of \$144.39 in February 2024 to cure the Additional Arrears ("Cure Payments").
4. In the event Debtor defaults on the Direct Payments or the Cure Payments; or in the event Debtor defaults on his Plan payments; or in the event Debtor fails to keep the Vehicle properly insured or refuses to provide proof of insurance, then the Credit Union may file a Certification of Default on 14-day notice and seek termination of the automatic stay as to the Vehicle.